Метнор"

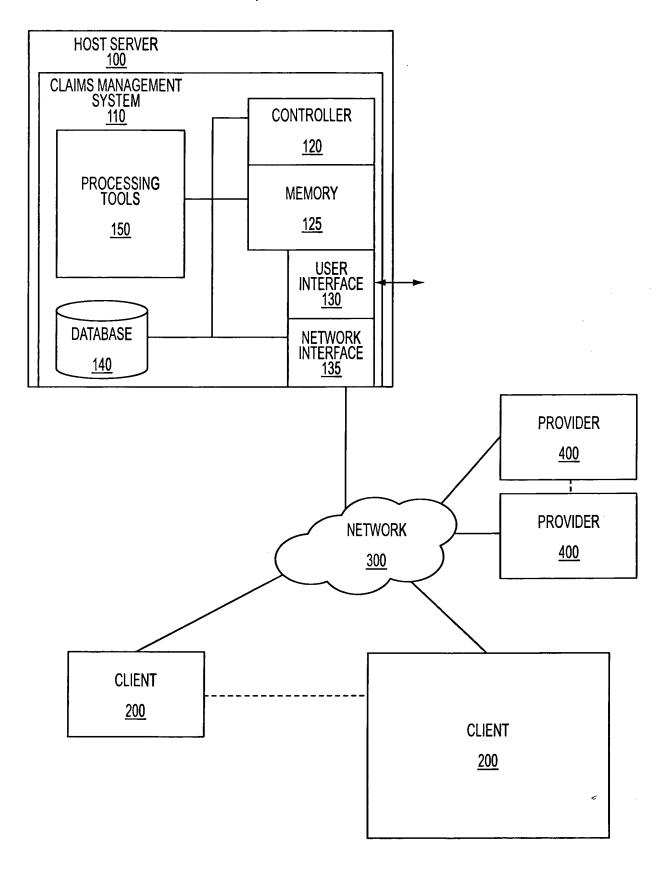


FIG. 1

МЕТНОД"

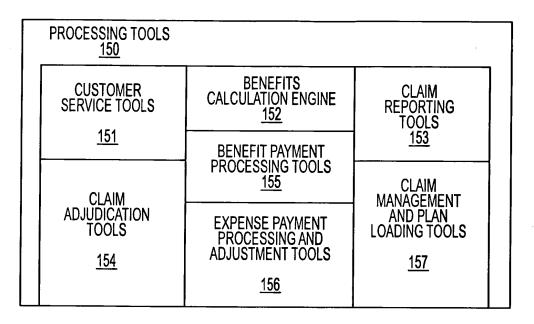


FIG. 2

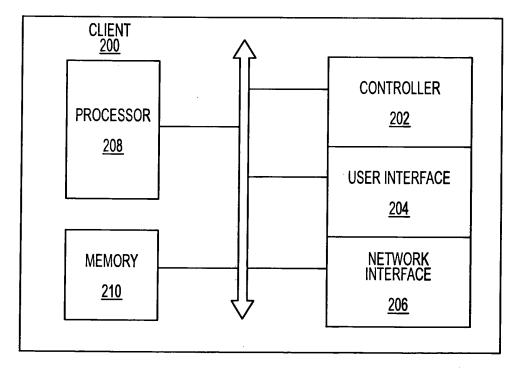


FIG. 3

МЕТНОО"

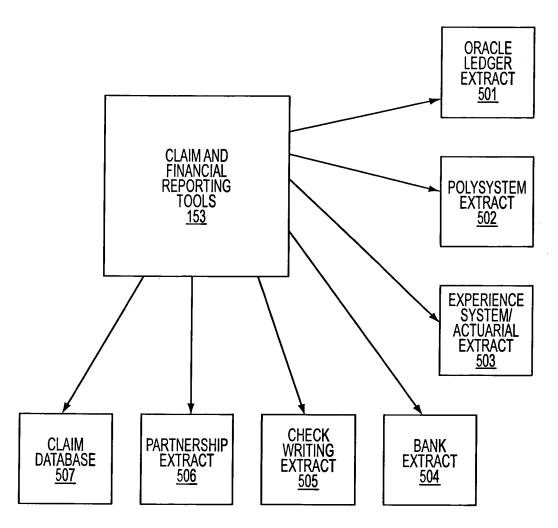
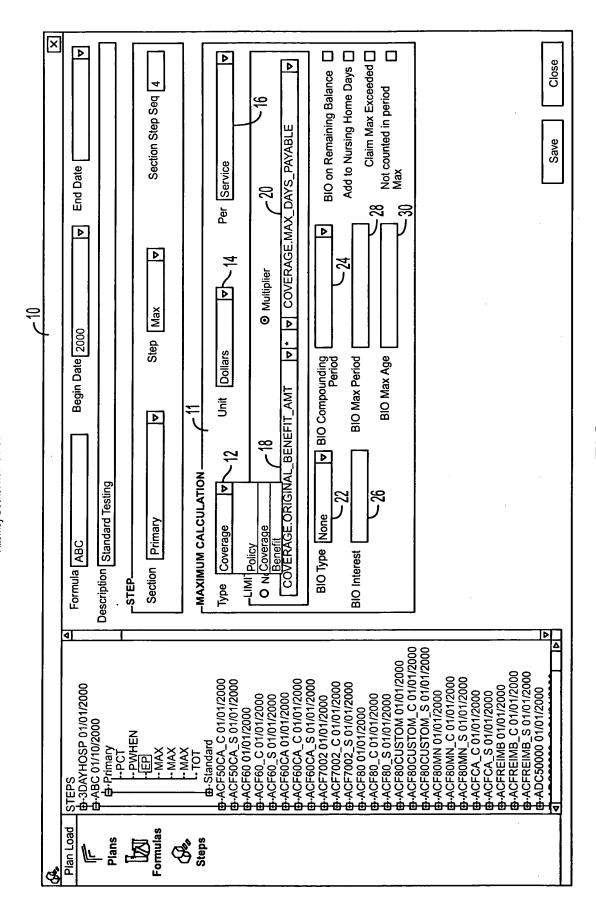


FIG. 4

CLAIM MANAGEMENT SYSTEM ACTION	FIND TABLE/SERIES AND STATE A30	CHECK IF REQUIRED NUMBER OF ADLS ARE MET, LOOK UP EPS  B30	DETERMINES IF CLAIM IS BEYOND EP <u>C30</u>
PLAN LOADING TOOLS ACTION	TELL CLAIM MANAGEMENT SYSTEM WHERE TO FIND TABLE/SERIES AND STATE	LOOKS UP PLAN RULES, FINDS ADLS TELLS CLAIMS MANAGEMENT SYSTEM WHERE TO FIND EP ON CLOAS B20	IDENTIFIES RULES FOR EP BEING SATISFIED C20
INPUT A	BILL FROM CLIENT A10	TABLE/SERIES + STATE ELIGIBILITY ——▼ <u>B10</u>	E CG

CLAIM MANAGEMENT SYSTEM ACTION	MATCH SERVICES WITH COVERED BENEFITS AND PLAN OF CARE, BENEFITS PAID BY MEDICARE	RETRIEVES COVERAGE LIMITS FROM CLOAS <u>B120</u>	APPLY LIMITS AND %s TO COVERED BENEFITS C120	DISPLAY AMOUNT <u>D110</u>
PLAN LOADING TOOLS ACTION	LOOK UP COVERAGE FOR: REIMBURSEMENT, BIO, BENEFITS, NON-DUP/COORD. RULES A110	FIND SPECIAL LIMITS AND %s TELLS SYSTEM WHERE TO FIND COVERAGE LIMITS <u>B110</u>	SPECIFY RULES FOR USING LIMITS, PERCENTAGES <u>C110</u>	
INPUT	TABLE/SERIES AND STATE <u>A100</u>	BENEFITS OK'd B100	LIMITS AND PERCENTAGES C100	PAYABLE AMOUNT <u>D100</u>



F1G. 7

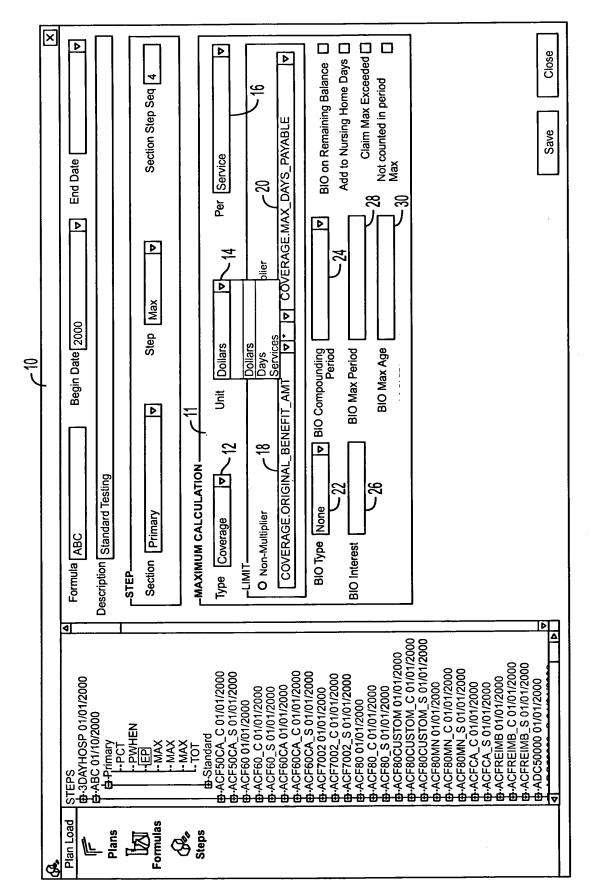


FIG. 8

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"
Applicant: David HANSON et al.
Continuation of USAN 10/279,863

Attorney Docket No.: 52493.000343

Add to Nursing Home Days Claim Max Exceeded **D** 4 Close Section Step Seq 4 Not counted in period Cov Instance Save Cal Year 30 Days Month Per Week 16 — Poi Year Service End Date [v] COVERAGE.MAX\_D Week Day 8 8 22 Δ ٥ 10人14 Multiplier Step Max Begin Date 2000 . 4 BIO Max Age **BIO Max Period** ▼ BIO Compounding Period Days COVERAGE.ORIGINAL\_BENEFIT\_AMT C C Þ 년 12 12 9 -MAXIMUM CALCULATION -Description Standard Testing BIO Type None Section Primary O Non-Multiplier Type Coverage Formula | ABC **BIO Interest** -STEP-#-ACF50CA\_C 01/01/2000 #-ACF50CA\_S 01/01/2000 #-ACF60 01/01/2000 #-ACF60\_C 01/01/2000 #-ACF60\_A 01/01/2000 #-ACF60CA\_C 01/01/2000 #-ACF60CA\_C 01/01/2000 #-ACF7002\_C 01/01/2000 #-ACF7002\_S 01/01/2000 #-ACF80\_C 01/01/2000 #-ACF80\_C 01/01/2000 #-ACF80\_C 01/01/2000 #-ACF80CUSTOM\_C 01/01/2000 #-ACF80MN\_C 01/01/2000 #-ACF80MN\_C 01/01/2000 #-ACF80MN\_S 01/01/2000 #-ACF80MN\_S 01/01/2000 #-ACF80MN\_S 01/01/2000 #-ACF80MN\_S 01/01/2000 -ACFREIMB\_C 01/01/2000 -ACFREIMB\_S 01/01/2000 由-Standard Formulas Plan Load Steps Plans

<u>Б</u>.

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"

METHOD"

Applicant: Desire LIANCON of all

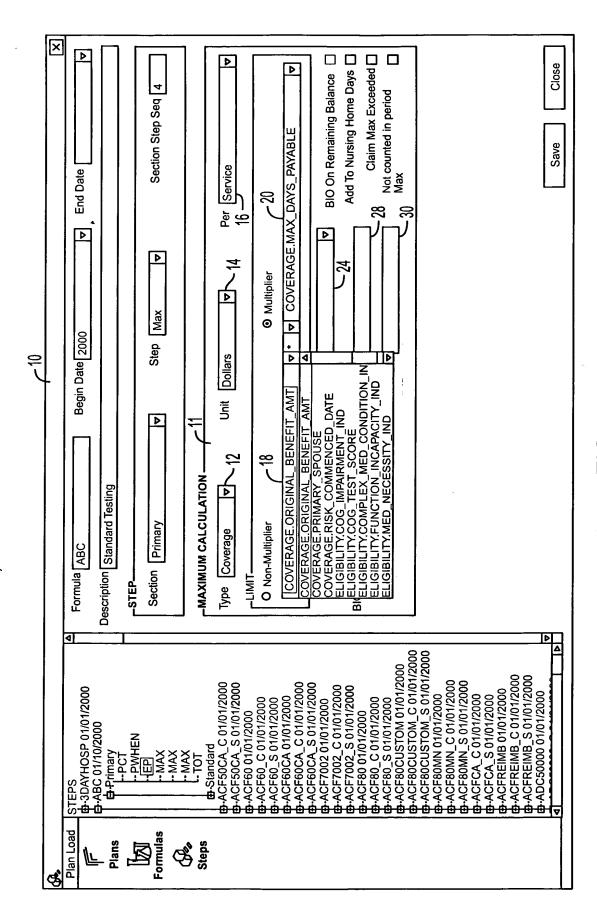


FIG. 10

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"
Applicant: David HANSON et al.

Continuation of USAN 10/279,863 Attorney Docket No.: 52493,000343

BIO On Remaining Balance Add To Nursing Home Days Claim Max Exceeded □ Close Section Step Seq 4 Not counted in period Max മ Save Per Service **End Date** 27 8 ജ Δ ٥ ٥ Multiplier Ď Step Max Begin Date 2000 Dollars **BIO Max Period** BIO Max Age BIO Compounding Period COVERAGE.ORIGINAL BENEFIT AMT Ë 12 \ T <u></u> -MAXIMUM CALCULATION -Description Standard Testing BIO Type Compound Simple Compound None Section Primary O Non-Multiplier Type Coverage Formula ABC 22 – BIO Interest LIMIT -STEP-B-ACF7002 01/01/2000
B-ACF7002\_C 01/01/2000
B-ACF7002\_S 01/01/2000
B-ACF80\_C 01/01/2000
B-ACF80\_C 01/01/2000
B-ACF80\_S 01/01/2000
B-ACF80CUSTOM 01/01/2000
B-ACF80CUSTOM\_C 01/01/2000
B-ACF80CUSTOM\_C 01/01/2000
B-ACF80MN\_C 01/01/2000
B-ACF80MN\_S 01/01/2000 西-ACFREIMB\_C 01/01/2000 西-ACFREIMB\_S 01/01/2000 西-ADC50000 01/01/2000 B-ACF60\_C 01/01/2000 B-ACF60\_S 01/01/2000 B-ACF60CA 01/01/2000 B-ACF60CA\_C 01/01/2000 B-ACF60CA\_S 01/01/2000 HACF50CA\_C 01/01/2000 HACF50CA\_S 01/01/2000 HACF60 01/01/2000 STEPS 由・3DAYHOSP 01/01/2000 自・ABC 01/10/2000 母-ACFCA\_C 01/01/2000 母-ACFCA\_S 01/01/2000 母-ACFREIMB 01/01/2000 Primary
POT
POT
MAX
MAX
MAX
TOT 中·Standard Formulas Plan Load Steps Plans

FIG. 1

- 24 Add To Nursing Home Days BIO On Remaining Balance Claim Max Exceeded □ Close Section Step Seq 4 Not counted in period Max 
 ▼ | ▼ | COVERAGE.MAX\_DAYS\_PAYABLE
 Save Service End Date Pe D D **型**44 Þ Every Óther Year Multiplier Semi-Annually Quarterly Step Max Annually Monthly Begin Date 2000 Dollars BIO Max Period BIO Max Age ▼ BIO Compounding Period COVERAGE.ORIGINAL\_BENEFIT\_AMT Ë ٥ Attorney Docket No.: 52493.000343 世入<sub>12</sub> <u>ب</u> -MAXIMUM CALCULATION -Description Standard Testing BIO Type Compound Section Primary O Non-Multiplier Type Coverage Formula ABC BIO Interest T-LIMIT--STEP-B-ACF50CA\_C 01/01/2000
B-ACF50CA\_S 01/01/2000
B-ACF60\_C 01/01/2000
B-ACF60\_C 01/01/2000
B-ACF60\_C 01/01/2000
B-ACF60CA\_C 01/01/2000
B-ACF60CA\_C 01/01/2000
B-ACF7002\_O1/01/2000
B-ACF7002\_C 01/01/2000
B-ACF80\_C 01/01/2000
B-ACF80\_C 01/01/2000
B-ACF80\_C 01/01/2000
B-ACF80\_C 01/01/2000
B-ACF80\_USTOM 01/01/2000
B-ACF80\_USTOM 01/01/2000
B-ACF80\_USTOM 01/01/2000
B-ACF80\_USTOM 01/01/2000 **由-ACFREIMB\_C 01/01/2000 由-ACFREIMB\_S 01/01/2000 母·**ACF80MN\_C 01/01/2000 **母·**ACF80MN\_S 01/01/2000 **中**-3DAYHOSP 01/01/2000 **中**-ABC 01/10/2000 **B**-ACFCA\_C 01/01/2000 **B**-ACFCA\_S 01/01/2000 **B**-ACFREIMB 01/01/2000 ♣-ADC50000 01/01/2000 中Primary | PPCT | PWHEN -MAX -MAX -TOT **中**-Standard STEPS Formulas Plan Load Plans

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND

Continuation of USAN 10/279,863 Applicant: David HANSON et al.

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"
Applicant: David HANSON et al.
Continuation of USAN 10/279,863

Attorney Docket No.: 52493.000343

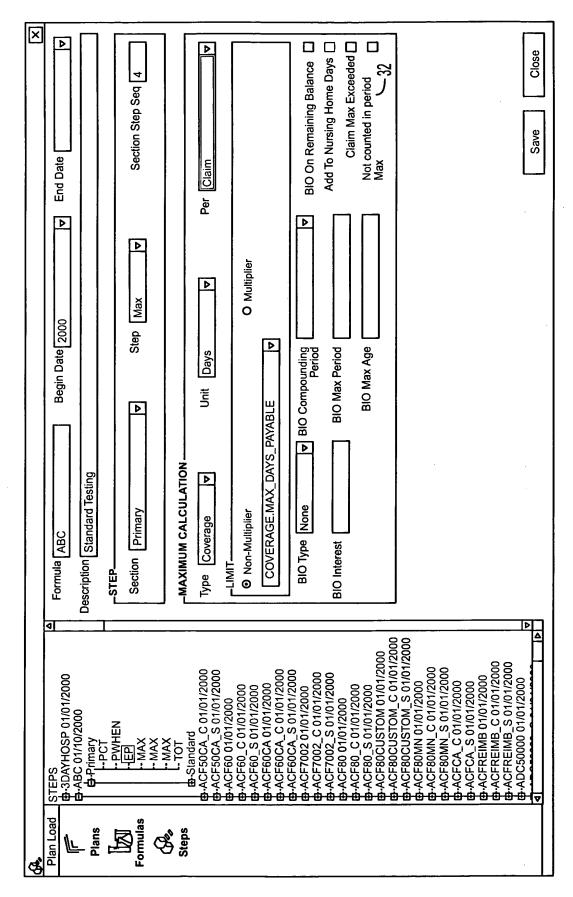


FIG. 13

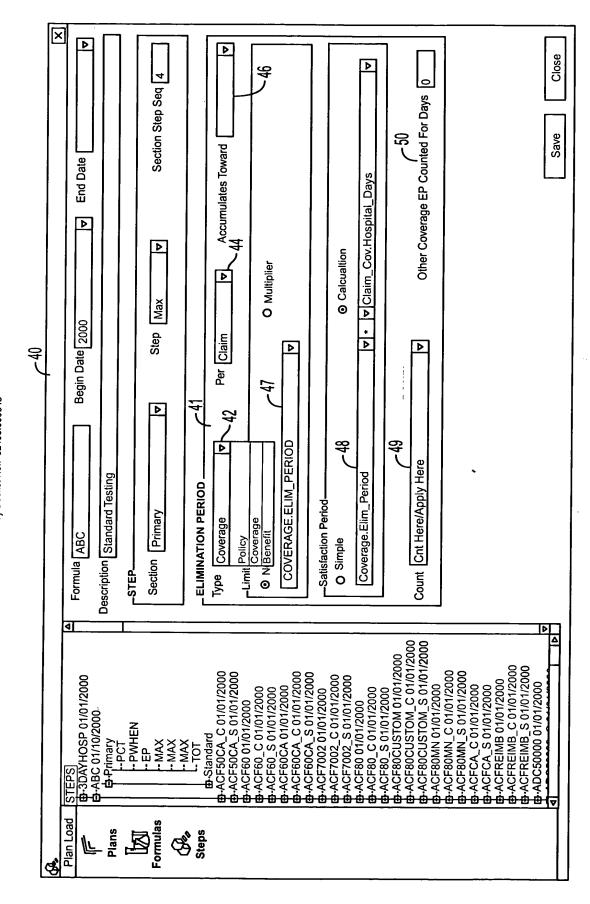
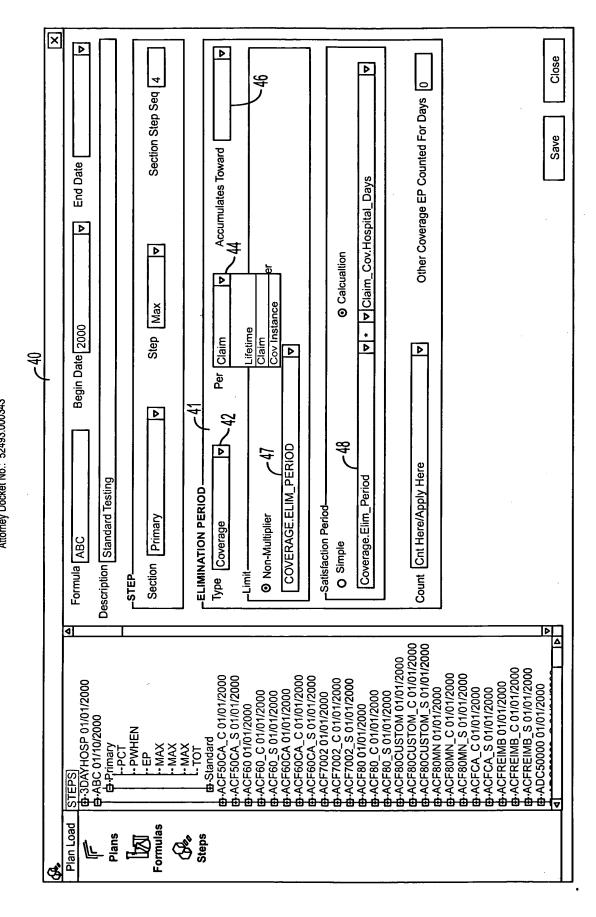


FIG. 14



Close Section Step Seq 4 0 Other Coverage EP Counted For Days CLAIM.CAUSE\_OF\_LOSS\_CODE CCLAIM.CLAIM\_MAX\_EXCEEDED\_IND CLAIM.DATE\_OF\_LOSS Save Accumulates Toward End Date CLAIM.MEDICAID\_IND
CLAIM.MEDICARE\_IND
CLAIM.NH\_DAYS CLAIM.BINDER IND Δ ٥ Multiplier ٥ Step Max D \* Δ Begin Date 2000 Per Claim Þ Þ 우 ( D -47 \$ \$ COVERAGE.ELIM\_PERIOD Δ Count | Cnt Here/Apply Here Coverage. Elim\_Period Description Standard Testing -ELIMINATION PERIOD. Satisfaction Period-O Non-Multiplier Section Primary Type Coverage Formula ABC O Simple Limit -STEP-B-ACF80CUSTOM\_C 01/01/2000 B-ACF80CUSTOM\_S 01/01/2000 B-ACF80MN 01/01/2000 B-ACF60\_C 01/01/2000
B-ACF60\_S 01/01/2000
B-ACF60CA 01/01/2000
B-ACF60CA\_C 01/01/2000
B-ACF60CA\_S 01/01/2000
B-ACF7002\_01/01/2000
B-ACF7002\_C 01/01/2000
B-ACF7002\_S 01/01/2000
B-ACF7002\_S 01/01/2000
B-ACF80\_C 01/01/2000 母-ACF80MN C 01/01/2000 母-ACF80MN S 01/01/2000 母-ACFCA C 01/01/2000 母-ACFCA S 01/01/2000 母-ACFREIMB 01/01/2000 **由-**ACFREIMB\_C 01/01/2000 **由-**ACFREIMB\_S 01/01/2000 母・3DAYHOSP 01/01/2000 日・ABC 01/10/2000 日・Primary ・PCT ・PWHEN ・ EP ・ MAX 母-ACF50CA\_C 01/01/2000 母-ACF50CA\_S 01/01/2000 母-ACF60 01/01/2000 由-ADC50000 01/01/2000 由-Standard L-MAX TOT STEPS Formulas Plan Load Steps Plans

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND

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Applicant: David HANSON et al. Continuation of USAN 10/279,863

METHOD.

**D** 4

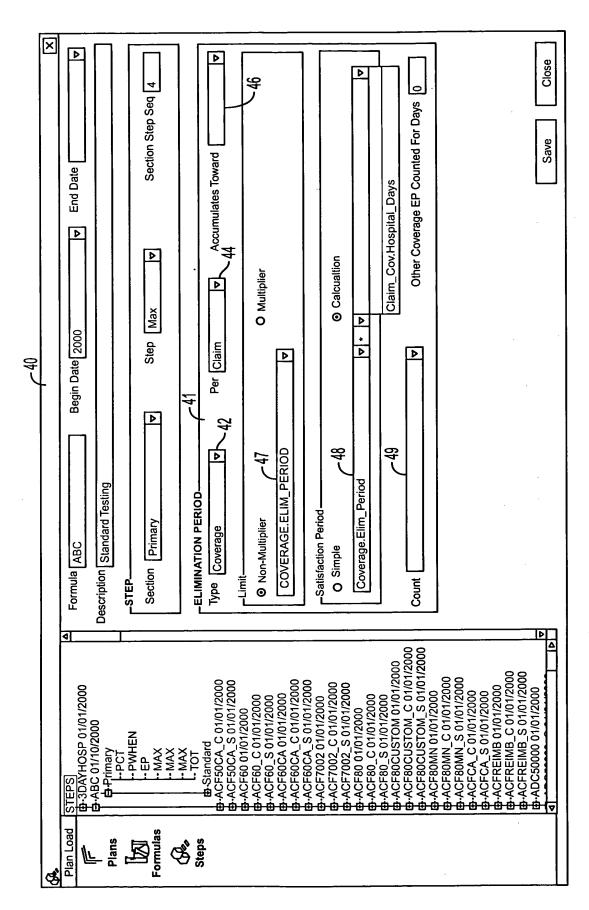


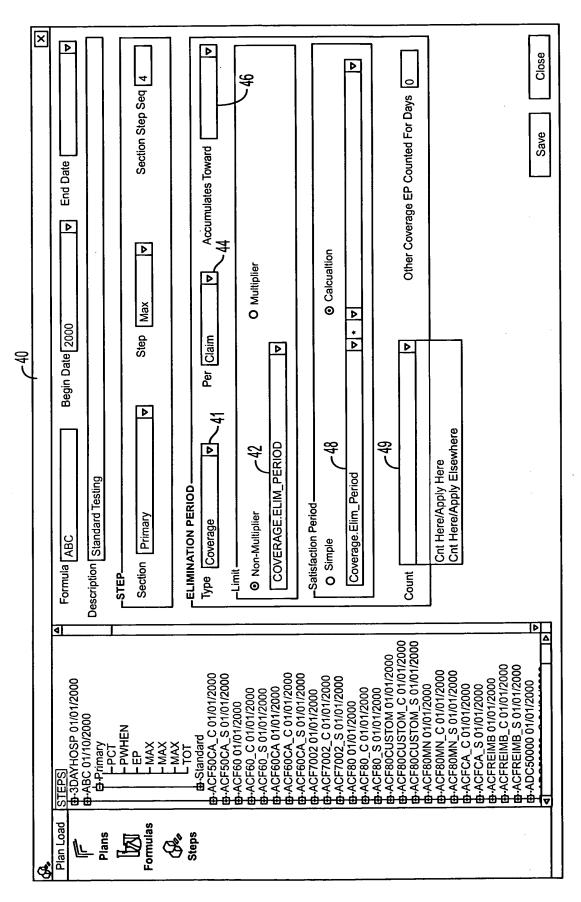
FIG. 17

Applicant: David HANSON et al. Continuation of USAN 10/279,863 Attorney Docket No.: 52493.000343

Close Section Step Seq 4 Other Coverage EP Counted For Days Save Accumulates Toward - 44 End Date Þ O Calcualtion O Multiplier Þ Max Begin Date 2000 Step Per Claim Δ ٥ ٥ すり D 卣 \$ COVERAGE.ELIM\_PERIOD -42 Count | Cnt Here/Apply Here Description Standard Testing -ELIMINATION PERIOD-Satisfaction Period-Days Non-Multiplier Section Primary Type Coverage Formula ABC Simple Limit -STEP-#-ACF50CA\_C 01/01/2000
#-ACF50CA\_S 01/01/2000
#-ACF50CA\_S 01/01/2000
#-ACF60CA\_C 01/01/2000
#-ACF60\_C 01/01/2000
#-ACF60\_C 01/01/2000
#-ACF60CA\_O 01/01/2000
#-ACF60CA\_C 01/01/2000
#-ACF7002\_O 1/01/2000
#-ACF80\_C 01/01/2000
#-ACF80\_C 01/01/2000
#-ACF80\_C 01/01/2000
#-ACF80\_C 01/01/2000
#-ACF80\_CUSTOM\_C 01/01/2000
#-ACF80CUSTOM\_C 01/01/2000
#-ACF80CUSTOM\_C 01/01/2000
#-ACF80CUSTOM\_C 01/01/2000
#-ACF80MN\_C 01/01/2000 ACFREIMB\_S 01/01/2000 **母・3DAYHOSP** 01/01/2000 **母・**ABC 01/10/2000 由-Standard LPCT Formulas Steps Plan Load Plans

FIG. 18

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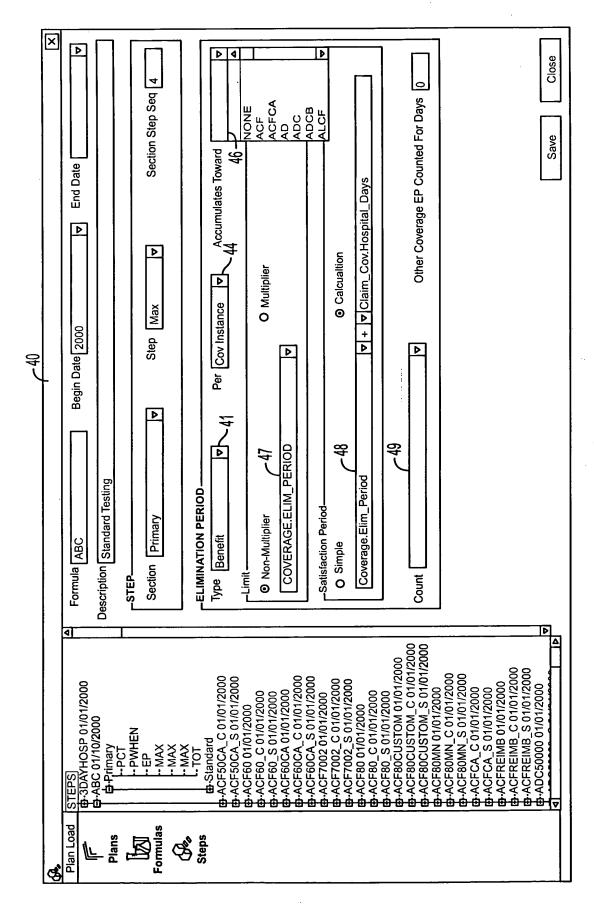


FIG. 20

Attorney Docket No.: 52493.000343 Continuation of USAN 10/279,863 Applicant: David HANSON et al.

Close Section Step Seq 4 Other Coverage EP Counted For Days 0 Save Accumulates Toward End Date Δ ٥ O Calcualtion O Multiplier Δ Max Step Begin Date 2000 Per Claim Δ Þ 回 D \$ COVERAGE.ELIM\_PERIOD -42 Count | Cnt Here/Apply Here Description Standard Testing ELIMINATION PERIOD. -Satisfaction Period-Days Non-Multiplier Section Primary Type Coverage Formula ABC Simple J.imit. -STEP-母-ACF80\_C 01/01/2000 母-ACF80\_S 01/01/2000 母-ACF80CUSTOM 01/01/2000 母-ACF80CUSTOM\_C 01/01/2000 母-ACF80CUSTOM\_S 01/01/2000 母-ACF80MN 01/01/2000 E-ACF80MN\_C 01/01/2000 E-ACF60MN\_S 01/01/2000 E-ACFCA\_C 01/01/2000 E-ACFCA\_S 01/01/2000 E-ACFREIMB 01/01/2000 E-ACFREIMB\_C 01/01/2000 B-ACF60\_C 01/01/2000 B-ACF60\_S 01/01/2000 B-ACF60CA 01/01/2000 B-ACF60CA\_C 01/01/2000 B-ACF00CA\_S 01/01/2000 B-ACF7002\_C 01/01/2000 B-ACF7002\_S 01/01/2000 B-ACF7002\_S 01/01/2000 | STEPS| | #6-3DAYHOSP 01/01/2000 | #6-ABC 01/10/2000 | #6-Primary | F-PCT | -- PWHEN | -- EP B-ACF50CA\_C 01/01/2000 B-ACF50CA\_S 01/01/2000 B-ACF60 01/01/2000 - MAX - MAX - MAX - TOT - TOT Formulas Plan Load Steps Flans

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"
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Attorney Docket No.: 52493,000343

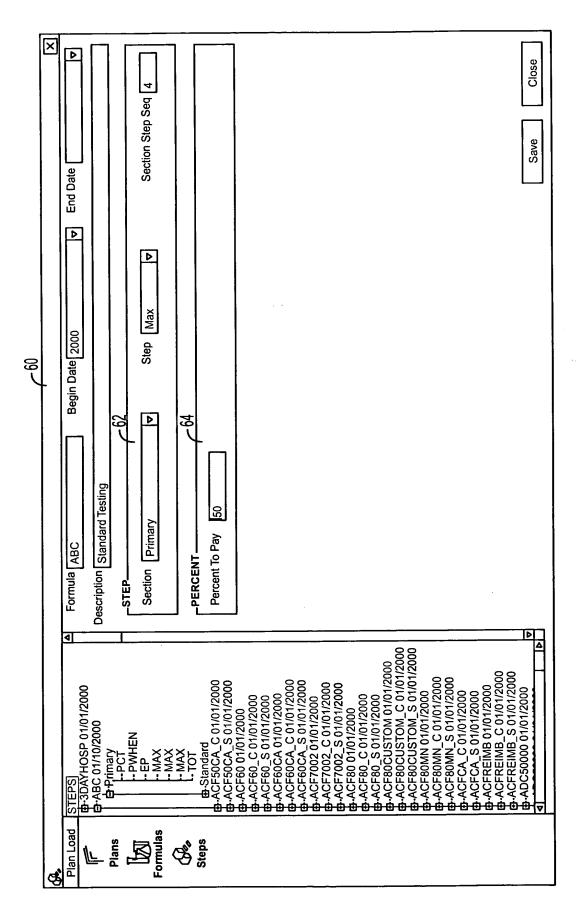


FIG. 22

Attorney Docket No.: 52493.000343 Applicant: David HANSON et al. Continuation of USAN 10/279,863

PCT

Type: Coverage

Per: Claim

\_imit: Coverage.Elim\_Period (Non Multiplier)

Satisfaction Period: 3 Times (Simple)

Count: Count Here/Apply Here

Per: Week Type: Coverage

MAX

Units: Dollars

\_imit: 7 \* Coverage.Original\_Benefit\_Amt (calculated)

BIO Max Period: 20 BIO Type: Compound BIO Interest: 5%

**BIO Compounding Period: Annually** 

BIO Max Age: 85

Units: Dollars

Per: Lifetime Type: Coverage \_imit: Coverage.Original\_Benefit\_Amt \* Coverage.Max\_Days\_Payable

BIO Max Period: 20 BIO Type: Compound BIO Interest: 5%

**BIO Compounding Period: Annually** 

BIO Max Age: 85

FIG. 23

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"
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Attorney Docket No.: 52493.000343

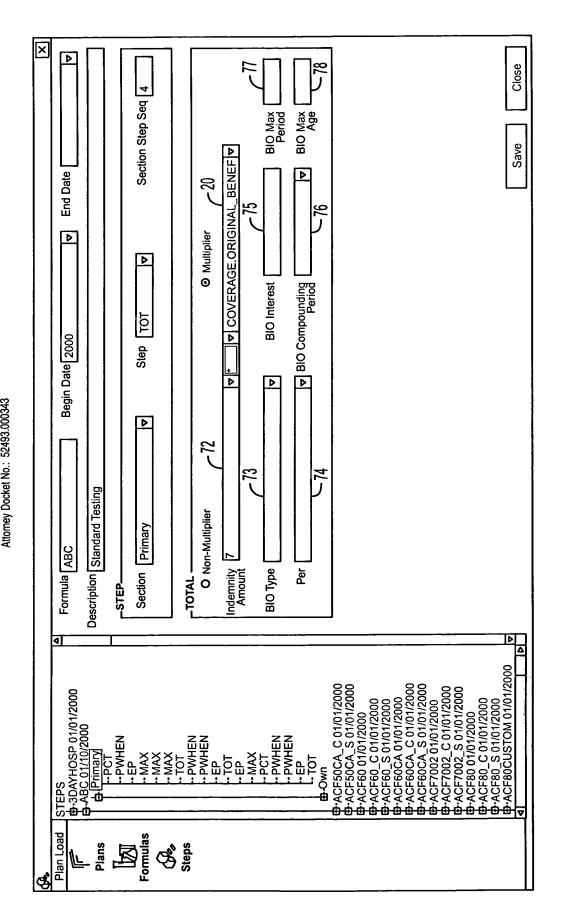
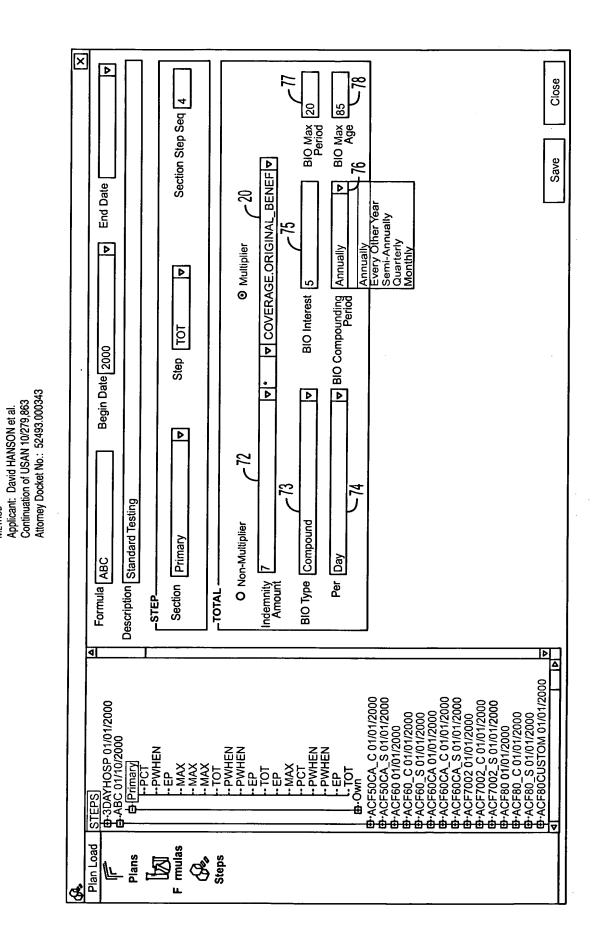


FIG. 24

FIG. 25



"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"
Applicant: David HANSON et al.
Continuation of USAN 10/279,863
Attorney Docket No.: 52493.000343

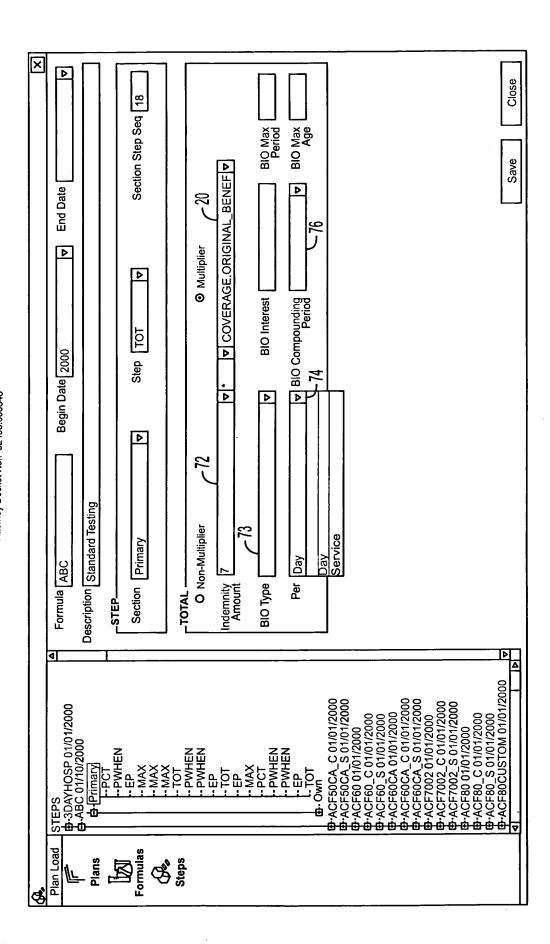


FIG. 26

Continuation of USAN 10/279,863 Applicant: David HANSON et al.

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Per: Day Indemnity Amt: Coverage.Original\_Benefit\_Amt **T**0

BIO Type: Compound BIO PCT: 5% BIO Max Period: 20

BIO Max Age: 85 BIO Compounding Period: 12 Months

PCT

Type: Coverage

Limit: Coverage.Elim\_Period (Non Multiplier) Per: Claim

Satisfaction Period: 3 Times (Simple)

Count: Count Here/Apply Here

Per: Lifetime Type: Coverage

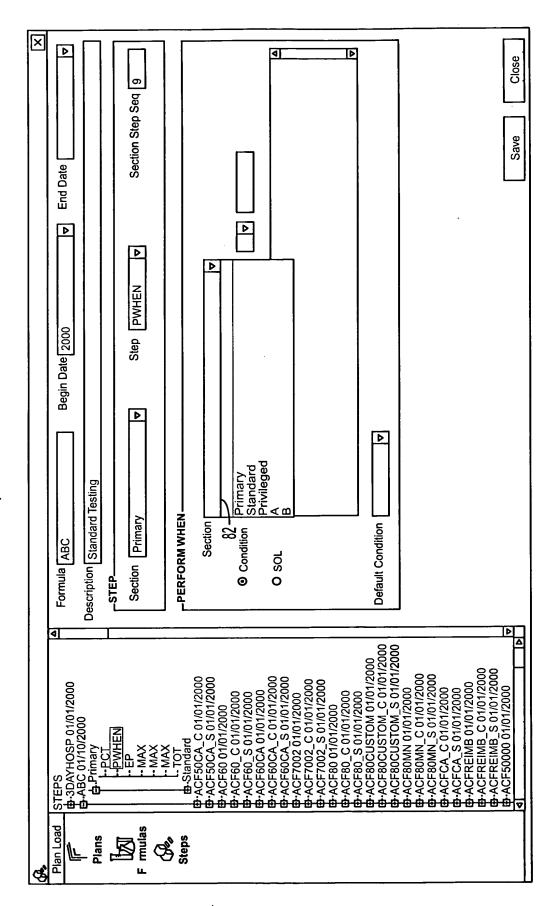
Units: Dollars

\_imit: Coverage.Original\_Benefit\_Amt \* Coverage.Max\_Days\_Payable BIO Max Period: 20 BIO Type: Compound BIO Interest: 5%

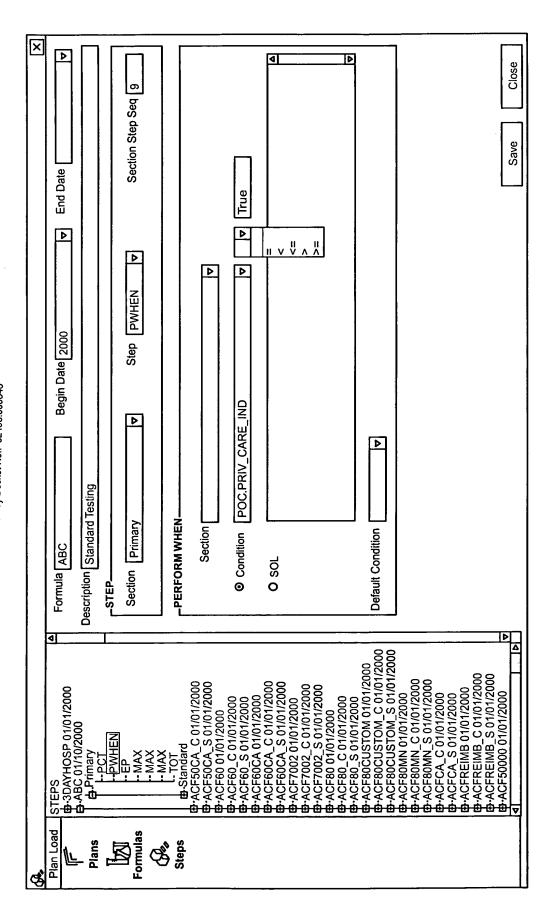
**BIO Compounding Period: Annually** 

BIO Max Age: 85

FIG. 27



Attorney Docket No.: 52493.000343 Applicant: David HANSON et al. Continuation of USAN 10/279,863



"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"
Applicant: David HANSON et al.
Continuation of USAN 10/279,863

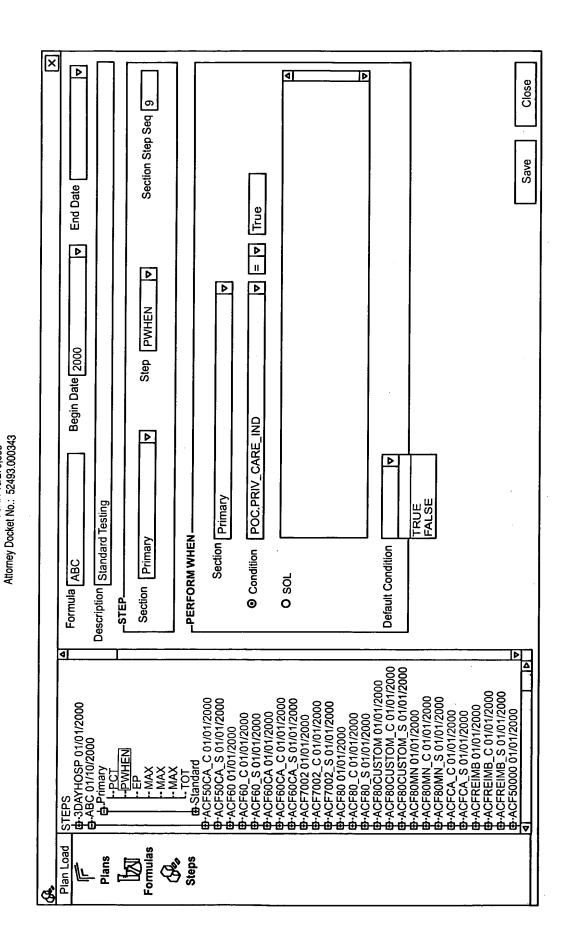
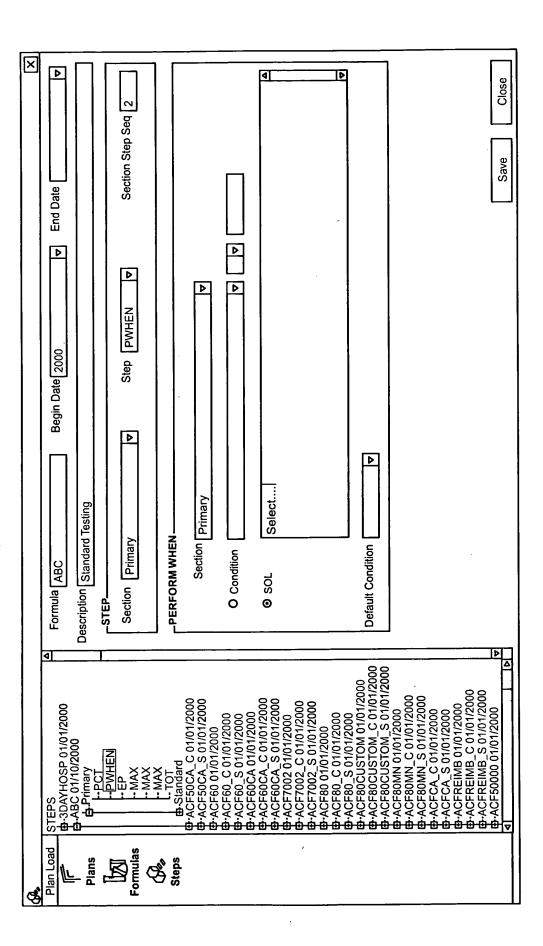


FIG. 30

Continuation of USAN 10/279,863 Attorney Docket No.: 52493.000343 Applicant: David HANSON et al.



Applicant: David HANSON et al. Continuation of USAN 10/279,863

Attorney Docket No.: 52493.000343

Perform/When Section: Privileged

Condition: POC.Priv\_Care\_Ind = True

Section: Own

Perform/When

Condition: POC.Priv\_Care\_Ind = False

The rest of this Benefit formula is just like doing two formulas:

- » One for Privileged Plan of Care and
- » One for Own Plan of Care

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Section Privileged:

100 PCT

Type: Coverage

Per: Claim

Limit: Coverage. Elim\_Period (Non Multiplier)

Satisfaction Period: 3 Times (Simple)

Count: Count Here/Apply Elsewhere

\_imit: 7 \* Coverage.Original\_Benefit\_Amt (calculated) Per: Week Type: Coverage

Units: Dollars

BIO Max Period: 20 BIO Type: Compound BIO Interest: 5%

BIO Max Age: 85 **BIO Compounding Period: Annually** 

Per: Lifetime Type: Coverage

MAX

\_imit: Coverage.Original\_Benefit\_Amt \* Coverage.Max\_Days\_Payable BIO Tvpe: Compound BIO Interest: 5% BIO Max Period: 20

Units: Dollars

BIO Type: Compound BIO Interest: 5%

**BIO Compounding Period: Annually** 

BIO Max Age: 85

FIG. 33

Applicant: David HANSON et al. Continuation of USAN 10/279,863

Attorney Docket No.: 52493.000343

Section Own:

PCT

**Iype:** Coverage

Per: Claim

Limit: Coverage. Elim\_Period (Non Multiplier)

Satisfaction Period: 3 Times (Simple)

Count: Count Here/Apply Here

MAX

Per: Day Type: Coverage

Units: Dollars

BIO Type: Compound BIO Interest: 5% Limit: Coverage.Original\_Benefit\_Amt

BIO Max Period: 20

BIO Max Age: 85

Units: Dollars

**BIO Compounding Period: Annually** 

Per: Lifetime Type: Coverage

\_imit: Coverage.Original\_Benefit\_Amt \* Coverage.Max\_Days\_Payable

BIO Type: Compound BIO Interest: 5%

**BIO Compounding Period: Annually** 

BIO Max Age: 85

BIO Max Period: 20

FIG. 34